Kingdom Investment Q&A Guide

Nov 15, 2026

About this guide: anyone is welcome to use this guide, including members of the Intercessor Church Community Groups. Read it before class or on your own so you come prepared and well versed in the passage. It follows the Discover section of the group outline, section by section. For each question it gathers what trusted commentaries and the ICCEC Catechism say, then adds a Summary that pulls it together and a Deep Dive with background and passages to read ahead of time.

About the questions on giving: like the outline, this guide invites honest conversation about stewardship and giving without asking anyone to share personal finances. No question asks for an amount.

How to read this guide: each question is labeled by section and number, so A1 is the first question in section A, A2 is the second, and so on. The questions are written for this guide. Each one covers the ground of the outline question and takes it a step further. The linked passage after each question is the one the outline points to, or a verse inside that section's reading, so you can click it and read it in class. Anything after the word "also" is a wider range or an extra passage this guide adds. Every line under Commentary and ICCEC Catechism is quoted word for word from the source named in parentheses after it. The **Summary** and **Deep Dive** under each question are written for this guide, drawing on those quotes and the other sources listed at the end. Scripture quoted in the summaries and deep dives is from the New King James Version, and Q-numbers are question numbers in the ICCEC Catechism.

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This guide follows the Intercessor Church Community Group outline "Ready for the King, Week 3: Kingdom Investment."

A. What We Have Belongs to the King

A1. The master calls "his own servants" and hands them "his goods" before he leaves. Nothing in the story belongs to the servants; they are trusted with what is his. What changes when we look at our time, abilities, relationships, and money as the King's property placed in our care, and how can that view bring both freedom and responsibility? (Matthew 25:14-18; also 1 Corinthians 4:7)

Commentary

- "Christ keeps no servants to be idle: they have received their all from him, and have nothing they can call their own but sin. Our receiving from Christ is in order to our working for him." (Matthew Henry's Concise Commentary on Matthew 25:14-30)
- "Christ in His absence gives to each a portion of His own authority and of His own work on earth." (Cambridge Bible on Matthew 25:14)
- "There are intimated by these, spiritual gifts, temporal resources, time itself, and finally opportunities of every kind." (Bengel's Gnomon on Matthew 25:14)
- "Many modern servants of God think that when God gives them something, it no longer belongs to God; it belongs to them and they can do with it as they please." (David Guzik, Enduring Word on Matthew 25)
- "Everything we have comes from God and belongs to Him. We are responsible for using those resources so that they increase in value." (GotQuestions.org, What is the meaning of the Parable of the Talents?)
- "Instead, it challenges believers to emulate their Master by using all that God has given them for the sake of the kingdom." (Carla Works, Working Preacher on Matthew 25:14-30)

ICCEC Catechism

- "This commandment teaches that all the earth is God's possession and all things belong to God. God distributes the riches of the earth as He desires, and each person becomes a steward of those possessions." (Q-314)
- "We must 'give up' (surrender ownership) of all our possessions, including time, money, relationships and resources." (Q-323)

Summary

The master hands over what is his, not what is theirs. Christ keeps no idle servants, and everything we receive from Him is given so that we will work for Him (Matthew Henry). In His absence He gives each of us a share of His own authority and His own work on earth

(Cambridge Bible). The goods in the story stand for spiritual gifts, material resources, time itself, and every kind of opportunity (Bengel). Many believers act as if what God gives them becomes theirs to use however they please (Guzik), but everything we have comes from God and still belongs to Him (GotQuestions). The parable calls us to follow our Master by using all He has given us for His kingdom (Works). All the earth is God's possession, and each person is a steward of what He gives (Q-314); being a disciple means giving up ownership of our time, money, relationships, and resources (Q-323). That brings freedom as well as responsibility: an owner carries the weight alone, while a steward answers to a good Master who supplies what His work needs.

Deep Dive

Paul asks, "And what do you have that you did not receive?" (1 Corinthians 4:7). He adds that "it is required in stewards that one be found faithful" (1 Corinthians 4:2). In Jesus' day a wealthy man who went away often made his slaves his agents, to farm his land or trade with his money while he was gone (Ellicott). The phrase "his own servants" (Matthew 25:14) marks them as members of the master's household who knew him. The parable of the ten virgins just before this one teaches watchful waiting; this one adds the work we are given to do while we wait (Pulpit Commentary).

Read before class: Matthew 25:14-18; 1 Corinthians 4:1-7

A2. Even the servant with one talent was trusted with about twenty years of a laborer's wages. When we compare our share with someone else's, why do we tend to shrink what God gave us, and how might comparison have played a part in the third servant's choice to bury his talent? (Matthew 25:15; also verse 18; 1 Corinthians 12:4-7)

Commentary

- "Some received more; but everyone received something and everyone received a large amount." (David Guzik, Enduring Word on Matthew 25)
- "The talent which each man has suits his own state best; and it is only pride and insanity which lead him to desire and envy the graces and talents of another. Five talents would be too much for some men: one talent would be too little." (Adam Clarke, as quoted in David Guzik, Enduring Word on Matthew 25)
- "Although the first receives five times as much as the last, each receives a significant sum of money." (Carla Works, Working Preacher on Matthew 25:14-30)
- "No one can justly say he is neglected in this distribution." (Pulpit Commentary on Matthew 25:15)

- "the consciousness of having but a little, when men do not believe in their Master's wisdom and love in giving them but a little, tempts to discontent and so to sloth" (Ellicott's Commentary on Matthew 25:18)
- "God does not require us to do as much as those who have greater abilities; but this is not a reason why we should do nothing" (Barnes' Notes on Matthew 25:18)

ICCEC Catechism

- "every gift is a demonstration of the power of the Holy Spirit at work among us." (Q-157)
- "The gifts of the Spirit are given to build up the Church as a whole, and as a witness or confirming sign to the world of the gospel." (Q-159)

Summary

Comparison makes a large gift look small. Some received more, but everyone received something, and everyone received a large amount (Guzik). Each servant's share suits him best, and only pride leads us to envy someone else's gifts (Clarke, quoted by Guzik). The first received five times as much as the last, yet each received a significant sum (Works), and no one can fairly say he was overlooked (Pulpit Commentary). The servant who has only a little, and doubts his master's wisdom and love in giving it, is tempted toward discontent and then laziness (Ellicott). God does not ask us to do as much as people with greater abilities, but that is no reason to do nothing (Barnes). Every gift shows the Holy Spirit at work among us (Q-157), and the gifts are given to build up the whole Church (Q-159), so no one's share is unimportant.

Deep Dive

A talent was not a coin but a weight, so its value depended on whether it was copper, silver, or gold (Barclay, quoted by Guzik). A talent was worth about 6,000 denarii, and a denarius was a laborer's daily wage (Works), so it would take a day laborer twenty years to earn one talent (Carson, quoted by Guzik). The English word talent, meaning a natural ability, comes from this parable (Pulpit Commentary). The master gave "to each according to his own ability" (Matthew 25:15). Paul writes, "There are diversities of gifts, but the same Spirit" (1 Corinthians 12:4), and "the manifestation of the Spirit is given to each one for the profit of all" (1 Corinthians 12:7). Comparison asks whether my share is as big as yours; the parable asks what I am doing with mine.

Read before class: Matthew 25:14-18; 1 Corinthians 12:4-11

A3. Name one ability, one opportunity, one relationship, and one resource God has placed in your hands in this season of life. Which of them are you already putting to work, and which has been sitting unused, like a talent buried in the ground? (Matthew 25:16-18; also Romans 12:6-8)

Commentary

- "For the talents here are each person's ability, whether in the way of protection, or in money, or in teaching, or in what thing soever of the kind." (John Chrysostom, Homily 78 on Matthew)
- "For this end God gave us speech, and hands, and feet, and strength of body, and mind, and understanding, that we might use all these things, both for our own salvation, and for our neighbor's advantage." (John Chrysostom, Homily 78 on Matthew)
- "In the application of this parable it is appropriate to see these talents as life resources" (David Guzik, Enduring Word on Matthew 25)
- "Whatever natural powers, etc., we possess, and the opportunities of exercising and improving them, are the gift of God, and are delivered to us to be put out to interest." (Pulpit Commentary on Matthew 25:15)
- "God gives people stations which he judges them adapted to fill, and requires them to fill them." (Barnes' Notes on Matthew 25:15)
- "influence, property, reputation, wisdom, experience. All these are to be regarded as his gifts; all to be employed in doing good to others as we have opportunity." (Barnes' Notes on 1 Peter 4:10)

ICCEC Catechism

- "The Holy Spirit empowers Christians with His presence for service and grants gifts for ministry in the Church and in the world." (Q-141)
- "God's provision is our daily bread because all that we have and will have comes from His hand." (Q-239)

Summary

This is an application question. Common answers: a skill used at work or at home, free time in retirement, a gift for hospitality or encouragement, a friendship with someone far from God, a car, a home, or a steady income. The talents stand for each person's ability, whether in protection, money, teaching, or anything of the kind (Chrysostom). God gave us speech, hands, feet, strength, and understanding to use for our own salvation and for our neighbor's good (Chrysostom). It is fitting to apply the talents to all of life's resources

(Guzik). Our natural powers and the chances to use them are God's gifts, given to be put to work (Pulpit Commentary). God places people where He judges they can serve and asks them to serve there (Barnes), and influence, property, reputation, wisdom, and experience are all His gifts for doing good as we have opportunity (Barnes). The Holy Spirit gives His presence for service and gifts for ministry in the Church and in the world (Q-141), and all that we have comes from His hand (Q-239).

Deep Dive

Paul speaks of "gifts differing according to the grace that is given to us" and tells us to use them, including "he who gives, with liberality" and "he who shows mercy, with cheerfulness" (Romans 12:6, 8). Peter says, "As each one has received a gift, minister it to one another" (1 Peter 4:10). Two servants "went and traded" with what they received, while the third "dug in the ground, and hid his lord's money" (Matthew 25:16, 18). In Jesus' day burying treasure was a common way to keep it safe (Works). The outline's Practice section suggests naming one gift this week, thanking God for it, and asking how it could bless someone.

Read before class: Matthew 25:14-18; Romans 12:3-8; 1 Peter 4:7-11

B. The King Honors Faithfulness

B1. The servant who turned two talents into four hears, word for word, the same "Well done" as the servant who turned five into ten. What does that identical praise reveal about what the King is looking for, and why would He call five talents "a few things"? (Matthew 25:19-23; also Luke 16:10)

Commentary

- "The reward was the same for both servants, even though one was given five talents and the other was given two talents. Each performed the same according to the resources they had received." (David Guzik, Enduring Word on Matthew 25)
- "The slave who doubles two talents is judged to be just as good and faithful as the one who doubles five" (O. Wesley Allen Jr., Working Preacher on Matthew 25:14-30)
- "The question the parable asks us is not 'Have you carried as much of the load as the person sitting next to you?' but 'Have you carried out your responsibility in a manner appropriate to your abilities and situation?'" (O. Wesley Allen Jr., Working Preacher on Matthew 25:14-30)

- "Both these servants had doubled their capital, and the lord commends and rewards them both in the same terms. The point is that each had done his best according to his ability." (Pulpit Commentary on Matthew 25:23)
- "here, it is the contrary, and the crown is accordingly equal. For he that received two gave two, and he that had received the five again in like manner" (John Chrysostom, Homily 78 on Matthew)
- "The sum entrusted to him was considerable in itself, but little compared with the riches of his lord, and little in comparison of the reward bestowed upon him." (Pulpit Commentary on Matthew 25:21)

ICCEC Catechism

- "When Jesus returns all persons living and dead will appear before the judgement seat of Christ. All who are found in Jesus Christ will enjoy His presence eternally in His Kingdom" (Q-128)
- "we all will stand before Christ and be judged for our thoughts and actions towards God and our neighbor." (Q-127)

Summary

The King is looking for faithfulness, not totals. The reward was the same because each servant did the same with what he had received (Guzik). The servant who doubled two talents is judged just as good and faithful as the one who doubled five (Allen). The parable does not ask whether we carried as much as the person beside us, but whether we carried our responsibility in a way that fits our abilities and situation (Allen). Each did his best according to his ability, so the master commended both in the same words (Pulpit Commentary). Unlike Luke's similar parable, this one gives an equal crown, because each servant doubled what he was given (Chrysostom). Five talents was a large sum, but small next to the master's riches and next to the reward that followed (Pulpit Commentary). We will all stand before Christ and give account for how we treated God and our neighbor (Q-127), and those found in Him will enjoy His presence forever (Q-128).

Deep Dive

The master returned "after a long time" and "settled accounts" with his servants (Matthew 25:19), another hint that Christ's return would come later than many expected (Cambridge Bible). The two faithful servants hear the same words: "Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things" (Matthew 25:21). Jesus taught the same principle elsewhere: "He who is faithful in

what is least is faithful also in much" (Luke 16:10). In Luke's parable of the pounds each servant receives the same amount and the rewards differ; in Matthew the amounts differ and the reward is the same (Chrysostom).

Read before class: Matthew 25:19-23; Luke 16:10-13; Luke 19:11-27

B2. The master praises his servants as "good and faithful," not as gifted, successful, or impressive. If the King measures a life by faithfulness rather than by results, how might that change the way you judge your own week, your service, and the people around you? (Matthew 25:21; also 1 Corinthians 4:2)

Commentary

- "The master looked first for these character qualities, not for a specific amount of money." (David Guzik, Enduring Word on Matthew 25)
- "It is not 'Well done, thou good and brilliant servant;' for perhaps the man never shone at all in the eyes of those who appreciate glare and glitter." (Charles Spurgeon, as quoted in David Guzik, Enduring Word on Matthew 25)
- "He is praised, not for success, but for being 'good,' i.e. kind and merciful and honest in exercising the trust for others' benefit; and 'faithful,' true to his master's interests" (Pulpit Commentary on Matthew 25:21)
- "Fidelity in a smaller sphere of labour may be of greater importance than in a larger area; and seemingly insignificant duties well performed may be of incalculable spiritual advantage to one's self and to others." (Pulpit Commentary on Matthew 25:23)
- "Fidelity is required in small matters as well as in those of more importance." (Barnes' Notes on Luke 16:10)
- "Faith drives away sloth." (Bengel's Gnomon on Matthew 25:21)

ICCEC Catechism

- "The chief fruit is love, without which the others cannot exist." (Q-158)
- "We are to live out the reality of this life to come now in faith, hope, and, above all, love." (Q-217)

Summary

This is an application question. Common answers: we would stop measuring ourselves by visible results, stop comparing our service with others', value small and hidden work, and be gentler with people who have less to show. The master looked first for character, not for a certain amount of money (Guzik). He did not say "good and brilliant"; a faithful

servant may never shine in the eyes of people who love glare and glitter (Spurgeon, quoted by Guzik). The servant is praised not for success but for being good, kind and honest in using a trust for others, and faithful to his master's interests (Pulpit Commentary). Faithfulness in a small place can matter more than in a large one, and small duties done well can bring great spiritual good (Pulpit Commentary). Faithfulness is required in small things as well as large ones (Barnes), and faith drives out laziness (Bengel). Love is the chief fruit of the Spirit (Q-158), and we are to live out the life to come now in faith, hope, and above all love (Q-217).

Deep Dive

Paul writes, "Moreover it is required in stewards that one be found faithful" (1 Corinthians 4:2). He also says, "Therefore judge nothing before the time, until the Lord comes," and "Then each one's praise will come from God" (1 Corinthians 4:5). The Greek word behind "well done" was used by audiences to give the highest applause when a part had been performed excellently (Doddridge, quoted by Benson). In the parable "good" stands against "wicked" and "faithful" stands against "lazy" (Bengel; Matthew 25:26). Faithfulness is measured over a lifetime, not in a single week.

Read before class: Matthew 25:19-23; 1 Corinthians 4:1-5

B3. The first two servants "went and traded" right away, and their reward was to "enter into the joy of your lord." What is one way you could join God's purposes with what you already have, instead of waiting until you feel more ready, and how is sharing His joy different from earning a prize? (Matthew 25:23; also verses 16-17; Psalm 90:17)

Commentary

- "The point is that the good servants felt the responsibility of their assignment and went to work without delay." (D. A. Carson, as quoted in David Guzik, Enduring Word on Matthew 25)
- "The point is that they used what they had and gained more by using." (David Guzik, Enduring Word on Matthew 25)
- "Do what thou canst, and what thou art commanded; await success, and thou shalt be astonished at it." (Bengel's Gnomon on Matthew 25:25)
- "This is not the servant's portion, but the Master's portion shared with his faithful servants" (Charles Spurgeon, as quoted in David Guzik, Enduring Word on Matthew 25)

- "The master, already possessing the gift of the talents, is inviting his servants to share in his joy." (Dirk G. Lange, Working Preacher on Matthew 25:14-30)
- "The obedience of trust is not a burden or a fearful endeavor but is precisely the joy of discipleship in which everything is given" (Dirk G. Lange, Working Preacher on Matthew 25:14-30)
- "For Matthew, the ethical Christian life is not a test for which we are rewarded. The ethical life is the reward. The more we live it, the more of it we get." (O. Wesley Allen Jr., Working Preacher on Matthew 25:14-30)

ICCEC Catechism

- "They are to proclaim the gospel in their homes, in the world and in the Church." (Q-203)
- "we will continue in His presence in a place of eternal reward and joy." (Q-214)

Summary

This is an application question. Common answers: helping with the children's ministry, visiting someone who is homebound, using a work skill to serve the church, inviting a neighbor to dinner, or starting to pray each day for someone by name. The faithful servants felt the weight of their assignment and went to work without delay (Carson, quoted by Guzik), and they gained more by using what they had (Guzik). Do what you can and what you are told, then wait for the results, and you will be amazed (Bengel). The joy they entered was not the servant's portion but the Master's own, shared with His faithful servants (Spurgeon, quoted by Guzik). The master was inviting his servants to share his joy all along (Lange), and the obedience of trust is not a fearful burden but the joy of discipleship (Lange). The Christian life is not a test we pass to win a prize; living it is the reward, and the more we live it, the more of it we receive (Allen). Every baptized believer is called to share the gospel at home, in the world, and in the Church (Q-203), and the faithful will live on in His presence in eternal joy (Q-214).

Deep Dive

The servant with five talents "went and traded with them" (Matthew 25:16), and some translators move the word "straightway" to the start of that verse, stressing how quickly he went to work (Pulpit Commentary). The reward is not only rest but wider service: "I will make you ruler over many things" (Matthew 25:23). The "joy" of the lord may picture the feast at the master's return or the master's own joy (Expositor's Greek Testament). This week's psalm prays, "establish the work of our hands for us" (Psalm 90:17). Jesus told His disciples, "These things I have spoken to you, that My joy may remain in you, and that your joy may be full" (John 15:11).

Read before class: Matthew 25:14-23; Psalm 90; John 15:9-11

C. Fear Can Keep Us from Responding

C1. The third servant tells his master, "I knew you to be a hard man," and then admits, "I was afraid." Where might that picture of the master have come from, and how did it lead straight to a hole in the ground? How can a distorted picture of God shape what we do, or what we never get around to doing? (Matthew 25:24-25; also Zephaniah 1:12)

Commentary

- "He never knew Christ who thinks him a hard master." (Benson Commentary on Matthew 25:24-25)
- "He does not know the Lord who thinks Him hard. God is LOVE." (Bengel's Gnomon on Matthew 25:24)
- "He chooses to conceive of his lord as harsh, stern, churlish in nature, one without love, who taxes men above their powers, and makes no allowance for imperfect service, however honest." (Pulpit Commentary on Matthew 25:24)
- "Thus men regard God, not as he is, but according to their own perverted views; they read their own character into their conception of him" (Pulpit Commentary on Matthew 25:24)
- "The eye sees only so far as it brings with it the power to see, and therefore he had never seen in his master either generous love or justice in rewarding." (Ellicott's Commentary on Matthew 25:24)
- "Thus do men secretly think of God as a hard Master, and virtually throw on Him the blame of their fruitlessness." (Jamieson-Fausset-Brown Commentary on Matthew 25:24)
- "Fear and mistrust of his Lord motivate the third steward." (GotQuestions.org, What is the meaning of the Parable of the Talents?)
- "The master's character, however, is not intended to provide a lens into Jesus's character." (O. Wesley Allen Jr., Working Preacher on Matthew 25:14-30)

ICCEC Catechism

- "In this petition we ask for deliverance from all evil, particularly the deceitfulness of the devil that draws us away from the love of God and from the love of each other." (Q-251)

Summary

His picture of the master was false, and it shaped everything he did. Anyone who thinks Christ is a hard master has never really known Him (Benson), because God is love (Bengel). The servant chose to see his lord as harsh, loveless, and impossible to please (Pulpit Commentary), and people often read their own character into their picture of God (Pulpit Commentary). He never saw generous love in his master because he never had eyes to see it (Ellicott). People secretly think of God as a hard Master and then blame Him for their own fruitlessness (Jamieson-Fausset-Brown). Fear and mistrust drove the third servant (GotQuestions). The master in the story is not meant to give us a picture of Jesus's character (Allen), so the servant's harsh view is not the truth about our Lord. Zephaniah describes people "settled in complacency" who think God will do neither good nor evil, another distorted picture that ends in doing nothing. The devil works to draw us away from the love of God and from one another (Q-251).

Deep Dive

The word "hard" in verse 24 points to stiffness of character, while Luke's version uses "austere" (Ellicott). When the master repeats the servant's words, he is not admitting they are true; he is showing the servant that even on his own terms he should have acted (Barnes). This week's reading from Zephaniah describes people "settled in complacency" who "say in their heart, 'The Lord will not do good, Nor will He do evil'" (Zephaniah 1:12). Psalm 90 asks God, "Oh, satisfy us early with Your mercy, That we may rejoice and be glad all our days!" (Psalm 90:14). The question for us is whether we will trust what Jesus has shown us of the Father, or the picture our fear paints.

Read before class: Matthew 25:24-30; Zephaniah 1:7, 12-18

C2. Fear of failing, of looking foolish, of not having enough, or of being asked for more can all keep our gifts in the ground. Which fears tend to hold you back from serving, giving, or responding to God, and what would it look like to bring them to the Father instead of letting them decide for you? Share only what you are comfortable sharing. (Matthew 25:25; also 2 Timothy 1:7; Romans 8:15)

Commentary

- "We might say that this servant did not have a proper fear of his master, but an unfitting fear of risk and failure." (David Guzik, Enduring Word on Matthew 25)
- "I can do very little; it will not make much difference if I do nothing: I shall not be missed; my tiny push is not needed to turn the scale." (F. B. Meyer, as quoted in David Guzik, Enduring Word on Matthew 25)

- "The third slave admits that he was afraid to lose the master's money." (Carla Works, Working Preacher on Matthew 25:14-30)
- "Instead, he attempted to secure his own well-being." (Carla Works, Working Preacher on Matthew 25:14-30)
- "Without love, without confidence" (Bengel's Gnomon on Matthew 25:25)
- "God has not given us the spirit of fear, but the spirit of power, of courage and resolution, to meet difficulties and dangers; the spirit of love to him, which will carry us through opposition." (Matthew Henry's Concise Commentary on 2 Timothy 1:6-14)
- "But the spirit of religion is that of freedom and of confidence; the spirit of children, and not of slaves" (Barnes' Notes on Romans 8:15)

ICCEC Catechism

- "Prayer is a response to God's love, forgiveness, grace and mercy, offering to Him ourselves- body, mind, heart and soul." (Q-219)
- "Yes, He indwells all Christians." (Q-138)

Summary

This is an application question. Common answers: fear of failing in front of others, fear of not having enough later, fear of being asked to do more than we can, fear of rejection when sharing our faith, and fear that God is disappointed in us. The third servant did not have a right fear of his master, only a wrong fear of risk and failure (Guzik). Many people reason that they can do so little that it will not matter if they do nothing (Meyer, quoted by Guzik). The servant was afraid of losing the money, so he tried to protect himself (Works). His fear had no love and no confidence in it (Bengel). God gives a spirit of power, courage, and love that carries us through difficulty (Matthew Henry), the spirit of children rather than of slaves (Barnes). Prayer is our response to God's love and mercy, offering Him our whole selves (Q-219), and the Holy Spirit lives in every Christian (Q-138), so we never bring our fears to Him alone.

Deep Dive

Paul reminded Timothy to "stir up the gift of God which is in you," because "God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:6-7). The fear Paul means is a kind of cowardice, a timid shrinking back from the daily difficulties of serving God (Ellicott). He tells the Romans, "you did not receive the spirit of bondage again to fear, but you received the Spirit of adoption by whom we cry out, 'Abba,

Father'" (Romans 8:15). The servant's words, "I was afraid, and went and hid your talent in the ground" (Matthew 25:25), show how quickly fear turns into hiding. Naming a fear aloud in prayer is often the first step in handing it to the Father.

Read before class: Matthew 25:24-30; 2 Timothy 1:6-7; Romans 8:14-17

C3. The third servant did not lose or waste the money; he simply did nothing with it, and the master still calls him "wicked and lazy." Why does Jesus treat holding back so seriously, and what does the master's remark about "the bankers" say about how small a first step can be? (Matthew 25:26-30; also James 4:17)

Commentary

- "We rarely see laziness as a real sin, something that must be repented of before the Lord." (David Guzik, Enduring Word on Matthew 25)
- "it consisted, it seems, not in his doing anything against, but simply nothing for his master." (Jamieson-Fausset-Brown Commentary on Matthew 25:26)
- "Omissions of duty are commissions of sin, and must come into judgment as such." (Benson Commentary on Matthew 25:26-27)
- "Seest thou how not only the spoiler, and the covetous, nor only the doer of evil things, but also he that doeth not good things, is punished with extreme punishment." (John Chrysostom, Homily 78 on Matthew)
- "This was the very least the slave could have done, to make money in this way required no personal exertion or intelligence." (Cambridge Bible on Matthew 25:27)
- "A muscle that is not exercised tends to degenerate and lose its power." (Ellicott's Commentary on Matthew 25:29)
- "We need not wait for the great future, to obtain this multiplication or withdrawal of our talents. They are already waxing or waning in our hands." (F. B. Meyer, as quoted in David Guzik, Enduring Word on Matthew 25)
- "To leave undone what we know we ought to do, is sin, even though there be no outward act of what men call crime or vice." (Cambridge Bible on James 4:17)

ICCEC Catechism

- "It is inseparable because, as the Holy Scripture testifies, faith without works is dead." (Q-10)
- "We do not know the day nor the hour of His coming; therefore, we should live always in his presence." (Q-129)

Summary

Doing nothing with a trust is itself a failure of the trust. We rarely treat laziness as a real sin that needs repentance (Guzik). The servant's fault was not doing anything against his master, but doing nothing for him (Jamieson-Fausset-Brown). Leaving duty undone is a sin that will come into judgment (Benson), and the one who fails to do good is judged along with those who do evil (Chrysostom). Putting the money with the bankers was the least the servant could have done, and it took no special effort or skill (Cambridge Bible), which shows how small a faithful first step can be. Gifts are like muscles that weaken when they are not used (Ellicott), and our talents are growing or shrinking in our hands right now (Meyer, quoted by Guzik). To leave undone what we know we should do is sin, even with no outward wrong (Cambridge Bible). Faith without works is dead (Q-10), and since we do not know when He will come, we should live always in His presence (Q-129).

Deep Dive

The master's answer turns on the word "ought": "So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest" (Matthew 25:27). The Old Testament forbade Israelites to charge one another interest, though interest on loans to Gentiles was allowed (Carson, quoted by Guzik). The saying "to everyone who has, more will be given" (Matthew 25:29) is about responsibility, not wealth: those who act responsibly are given more responsibility (Allen). James writes, "to him who knows to do good and does not do it, to him it is sin" (James 4:17). Paul reminds believers, "You are all sons of light and sons of the day," so "let us not sleep, as others do, but let us watch and be sober" (1 Thessalonians 5:5-6).

Read before class: Matthew 25:26-30; James 4:17; 1 Thessalonians 5:1-11

D. Trusting the Giver and Serving in Love

D1. Jesus says, "without Me you can do nothing." What is the difference between using a gift on our own strength and using it while remaining in Him, and what daily habits keep you connected to the Vine so that your service bears lasting fruit? (John 15:5; also verses 4-8)

Commentary

- "The disciple can't do true good for God and His kingdom if they do not consciously connect with and abide in Jesus." (David Guzik, Enduring Word on John 15)

- "All our sap and safety is from Christ. The bud of a good desire, the blossom of a good resolution, and the fruit of a good action, all come from him." (John Trapp, as quoted in David Guzik, Enduring Word on John 15)
- "We must decide to do things which expose ourselves to him and keep ourselves in contact with him. This is what it means to abide in him." (James Montgomery Boice, as quoted in David Guzik, Enduring Word on John 15)
- "It is the great concern of all Christ's disciples, constantly to keep up dependence upon Christ, and communion with him." (Matthew Henry's Concise Commentary on John 15:1-8)
- "they will perform good works just in proportion as they feel their dependence on him and look to him." (Barnes' Notes on John 15:5)
- "The abiding in the root is that which maketh the branches to be fruit-bearing." (John Chrysostom, Homily 76 on John)
- "The phrase abiding in Christ pictures an intimate, close relationship, and not just a superficial acquaintance." (GotQuestions.org, What does it mean to abide in Christ?)

ICCEC Catechism

- "We must live in Jesus so that He may live in us." (Q-323)
- "It is a conviction that we can do nothing good without God's help and grace, thus counting ourselves as nothing without Him, and in all things throwing ourselves upon the mercy of God." (Q-257)

Summary

Gifts can be used apart from Jesus, but they bear lasting fruit only when we stay connected to Him. No one can do true good for God's kingdom without consciously abiding in Jesus (Guzik). Every good desire, good resolution, and good action comes from Him (Trapp, quoted by Guzik). Abiding is a choice to do things that keep us exposed to Him and in contact with Him (Boice, quoted by Guzik). The great concern of every disciple is to keep depending on Christ and to keep up communion with Him (Matthew Henry), and we do good works in proportion as we feel that dependence (Barnes). Staying in the root is what makes the branches fruitful (Chrysostom). Abiding pictures a close relationship, not a passing acquaintance (GotQuestions). Common habits that help: daily prayer and Scripture, worship and Communion on Sunday, confession, and asking for His help before we serve. We must live in Jesus so that He may live in us (Q-323), knowing we can do nothing good without His help and grace (Q-257).

Deep Dive

Jesus spoke these words on the night before the cross: "Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me" (John 15:4). He adds, "By this My Father is glorified, that you bear much fruit; so you will be My disciples" (John 15:8). "Without Me" is better read as apart from Me, or severed from Me (Cambridge Bible). The words concern the fruit of the Christian life, not every kind of human activity (Ellicott). A cut branch may keep its leaves for a while from the sap still in it, but it can no longer bear fruit (Trench, quoted by Guzik). Abiding is not only our work, because He also abides in us (Guzik).

Read before class: John 15:1-11

D2. Peter calls us "good stewards of the manifold grace of God." Think of a time when someone's gift, such as a meal, a skill, a word of encouragement, or a prayer, carried God's grace to you. How might God want to pass His grace to someone else this week through what you have? (1 Peter 4:10; also verse 11)

Commentary

- "No one receives these gifts, spiritual or temporal, as his own; he is but a 'steward,' and when he offers them to the Church it is not as a benefactor, but as a servant, 'ministering.'" (Ellicott's Commentary on 1 Peter 4:10)
- "He intends to do them good, but he means to do it through your instrumentality, and has entrusted to you as a steward what he designed to confer on them." (Barnes' Notes on 1 Peter 4:10)
- "The gifts of grace, whatever they may be, are talents entrusted to individual Christians for the good of the whole Church; those who have them must use them to minister to the wants of others" (Pulpit Commentary on 1 Peter 4:10)
- "Manifold grace is many-coloured grace. As when a ray of light breaks into a spray of many hues, so each of us receives God's grace at a different angle, and flashes it back broken up into some fresh colour." (F. B. Meyer, as quoted in David Guzik, Enduring Word on 1 Peter 4)
- "That grace is wasted, because it only comes to us and doesn't move through us." (David Guzik, Enduring Word on 1 Peter 4)
- "Christians who have not property to give in charity, may yet be able to do acts of charity, working with their hands, or walking with their feet, for the good of others." (Matthew Henry's Concise Commentary on Acts 9:36-43)

ICCEC Catechism

- "'Charismata' is a Greek word which means 'gifts of grace'." (Q-142)

- "We are called to pick up our cross and deny ourselves daily by living a sacrificial life through the physical and spiritual works of mercy and grace toward others." (Q-270)

Summary

This is an application question. Common answers: a meal after surgery or a loss, a ride to an appointment, a call or card at just the right time, a skill shared freely, or someone who stopped to pray with us. No one holds a gift as an owner; we are stewards and servants when we offer it (Ellicott). God means to do good to others through us and has entrusted to us what He intends to give them (Barnes). Gifts of grace are talents given to individual Christians for the good of the whole Church (Pulpit Commentary). God's grace is many-colored, like light broken into many hues, and each of us reflects it in a fresh color (Meyer, quoted by Guzik). Grace is wasted if it only comes to us and never moves through us (Guzik). Those who have little money can still serve with their hands and feet (Matthew Henry). Charismata means gifts of grace (Q-142), and we are called to works of mercy and grace toward others (Q-270).

Deep Dive

Peter writes, "As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God" (1 Peter 4:10). He goes on, "If anyone ministers, let him do it as with the ability which God supplies, that in all things God may be glorified through Jesus Christ" (1 Peter 4:11). The word for gift, charisma, means something freely given, a gift of grace (Vincent). Peter's picture of stewards seems to point back to the parable of the talents (Pulpit Commentary). Just before this he writes, "Be hospitable to one another without grumbling" (1 Peter 4:9), a reminder that ordinary hospitality is one of the ways grace travels.

Read before class: 1 Peter 4:7-11

D3. The third servant hid from a master he believed was harsh. How does the love the Father has shown us in Jesus give us a truer picture of God, and how does that picture free us to bring our fears and failures to Him instead of hiding them? (also Romans 8:15, 32; 1 John 4:18-19)

Commentary

- "Jesus Christ cannot be interpreted as a hard slave-master who demands unjust practices for profit from his servants. We are forced to think of the master as inviting his servants into a fullness, a superabundance of grace that is continually offered." (Dirk G. Lange, Working Preacher on Matthew 25:14-30)

- "For that they might not be separated from Him by timidity, He fasteneth and glueth to Himself their souls slackened through fear, and holdeth out to them good hopes for the future." (John Chrysostom, Homily 76 on John)
- "Who thus gave the highest proof of love that a father could give, and the highest demonstration of his willingness to do good to those for whom he gave him." (Barnes' Notes on Romans 8:32)
- "He that has prepared a crown and a kingdom for us, will give us what we need in the way to it." (Matthew Henry's Concise Commentary on Romans 8:32-39)
- "It is guilt that makes people fear what is to come; but he whose sins are pardoned, and whose heart is filled with the love of God, has nothing to dread in this world or the world to come." (Barnes' Notes on 1 John 4:18)
- "Love moves towards others in the spirit of self-sacrifice: fear shrinks from others in the spirit of self-preservation." (Cambridge Bible on 1 John 4:18)

ICCEC Catechism

- "God has revealed Himself in many ways but most personally as our Father. Jesus invites us to return and come into this personal and corporate relationship with God." (Q-224)
- "We can be forgiven through the mediation of Jesus Christ as we confess our sins to God and to one another." (Q-243)

Summary

The servant's fear grew from a false picture of the master; the Father's love in Jesus corrects that picture. Jesus Christ cannot be seen as a hard master demanding profit; He invites us into a superabundance of grace that keeps being offered (Lange). Jesus held His fearful disciples close so that fear would not separate them from Him, and He gave them good hope for the future (Chrysostom). In giving His Son, the Father gave the highest proof of love a father could give (Barnes), and He who prepared a kingdom for us will give us what we need on the way (Matthew Henry). Guilt makes people fear what is coming, but a forgiven heart filled with God's love has nothing to dread (Barnes). Love moves toward others, while fear shrinks back to protect itself (Cambridge Bible). God has revealed Himself most personally as our Father (Q-224), and we are forgiven through Jesus as we confess our sins to God and to one another (Q-243), so failures can be brought into the light instead of buried.

Deep Dive

Paul asks, "He who did not spare His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?" (Romans 8:32). John writes, "There is no fear in love; but perfect love casts out fear, because fear involves torment" (1 John 4:18), and "We love Him because He first loved us" (1 John 4:19). Through the Spirit of adoption we "cry out, 'Abba, Father'" (Romans 8:15). This week's psalm begins, "Lord, You have been our dwelling place in all generations" (Psalm 90:1). The third servant buried his talent; the gospel invites us to bring even our buried talents and our failures into the light of a Father who already knows them.

Read before class: Romans 8:14-17; Romans 8:31-39; 1 John 4:16-19

E. Trusting God with Our Finances

E1. Paul says we are saved "by grace" and "not of works," yet we are "created in Christ Jesus for good works." How does giving that flows from gratitude for grace differ from giving out of guilt, pressure, or a wish to pay God back? (Ephesians 2:8-10; also 2 Corinthians 8:9)

Commentary

- "It is not good works first, and grace after; but grace first, and good works after" (Pulpit Commentary on Ephesians 2:10)
- "works are not the antecedent, but the consequent, of your acceptance in Christ" (Cambridge Bible on Ephesians 2:10)
- "He did not reject us as having works, but as abandoned of works He hath saved us by grace; so that no man henceforth may have whereof to boast." (John Chrysostom, Homily 4 on Ephesians)
- "God's love is a transforming love. It meets us right where we are at, but when we receive this love it always takes us where we should be going. The love of God that saves my soul will also change my life." (David Guzik, Enduring Word on Ephesians 2)
- "Our generosity in giving is a demonstration of God's character and a response to what He has done for us." (GotQuestions.org, Why is giving so emphasized in the Christian faith?)
- "The best arguments for Christian duties, are drawn from the grace and love of Christ." (Matthew Henry's Concise Commentary on 2 Corinthians 8:7-9)

ICCEC Catechism

- "First the knowledge of the true God through right faith in Him; Second, a life lived by grace through faith expressing itself in good works." (Q-7)
- "This is a free gift of God given to us in the life, death and resurrection of Jesus Christ who lived in loving obedience to the will of His Father. We respond to this free gift of grace by faith." (Q-103)

Summary

Grace comes first, and good works and generosity follow. It is grace first and good works after, not the other way around (Pulpit Commentary); works are the result of our acceptance in Christ, not its cause (Cambridge Bible). God saved us by grace so that no one can boast (Chrysostom). His love saves us and then changes our lives (Guzik). Generosity shows God's character and responds to what He has done for us (GotQuestions). The strongest reasons for Christian duties come from the grace and love of Christ (Matthew Henry). Giving out of guilt or pressure tries to settle a debt; giving out of gratitude answers a gift. A Christian life is lived by grace through faith expressing itself in good works (Q-7), and we respond to God's free gift of grace by faith (Q-103).

Deep Dive

Paul writes, "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast" (Ephesians 2:8-9). Then he adds, "For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them" (Ephesians 2:10). The word for workmanship, poiema, is used only one other time in the New Testament, for God's works in creation (Expositor's Greek Testament). Paul grounds generosity in Christ: "though He was rich, yet for your sakes He became poor, that you through His poverty might become rich" (2 Corinthians 8:9). The Macedonian churches "first gave themselves to the Lord" (2 Corinthians 8:5).

Read before class: Ephesians 2:4-10; 2 Corinthians 8:1-9

E2. Tight budgets, debt, an uncertain job, or the habit of giving only what is left over can all make regular giving hard. Without naming any amounts, how can we bring our real circumstances honestly to the Father, and what does Paul's word about "a willing mind" say to someone who feels they have little to give? (Ephesians 2:8; also 2 Corinthians 8:12; Philippians 4:19)

Commentary

- "When men purpose that which is good, and endeavour, according to their ability, to perform also, God will not reject them for what it is not in their power to do." (Matthew Henry's Concise Commentary on 2 Corinthians 8:10-15)
- "A willing mind is the first consideration. No donation, however large, can be acceptable where that does not exist; none, however small, can be otherwise than acceptable where that is found." (Barnes' Notes on 2 Corinthians 8:12)
- "Due thought, as to our circumstances, and those we are about to relieve, will direct our gifts for charitable uses." (Matthew Henry's Concise Commentary on 2 Corinthians 9:6-15)
- "Let us pray for patient submission and hope when we are abased; for humility and a heavenly mind when exalted." (Matthew Henry's Concise Commentary on Philippians 4:10-19)
- "And in a low state not to lose our comfort in God, nor distrust his providence, nor take any wrong course for our own supply." (Matthew Henry's Concise Commentary on Philippians 4:10-19)
- "Because of small resources some cannot give much but it is still important that they give, and that they give with the right kind of heart." (David Guzik, Enduring Word on 2 Corinthians 9)

ICCEC Catechism

- "He not only knows our needs but knows them before we ask. When we ask for God's provision we recognize that He alone is the source of all that we have and desire. Because he is our provider we can walk by faith, knowing that we are in His care." (Q-239)

Summary

This is an application question. Common answers: an unexpected expense, debt, caring for family, an uncertain job, or simply never planning ahead to give. These can be brought honestly to the Father in prayer, without pretending and without comparing. God does not reject people for what is not in their power to do when they want to do good and act within their ability (Matthew Henry). A willing mind comes first: no gift is acceptable without it, and no gift is too small with it (Barnes). Careful thought about our circumstances should guide our giving (Matthew Henry). In hard times we can pray for patience and hope, and we need not lose our comfort in God or distrust His provision (Matthew Henry). Even those with small resources can give with the right kind of heart (Guzik). God knows our needs before we ask, and because He is our provider we can walk by faith (Q-239).

Deep Dive

Paul writes, "For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have" (2 Corinthians 8:12). He adds that he does not mean "that others should be eased and you burdened" (2 Corinthians 8:13). The Macedonian churches gave in "a great trial of affliction" and out of "deep poverty," yet with "the abundance of their joy" (2 Corinthians 8:2). Paul told the Philippians, "my God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19). Honest prayer about money is not a lack of faith; it is how this part of life comes under the Father's care.

Read before class: 2 Corinthians 8:1-15; Philippians 4:10-19

E3. Paul says each one should give "as he purposes in his heart, not grudgingly or of necessity." What would help you prayerfully settle, in private, on an amount and a rhythm of regular giving through our church that you can keep faithfully in the coming year, and why might deciding ahead of time be better than giving on impulse? No one needs to share an amount. (Ephesians 2:10; also 2 Corinthians 9:7; 1 Corinthians 16:2)

Commentary

- "not a passing impulse nor a vague wish, but a deliberate resolve, deciding both on the end and on the means for its attainment" (Ellicott's Commentary on 2 Corinthians 9:7)
- "Works of charity, like other good works, should be done with thought and design." (Matthew Henry's Concise Commentary on 2 Corinthians 9:6-15)
- "Help should be given freely, be it more or less; not grudgingly, but cheerfully." (Matthew Henry's Concise Commentary on 2 Corinthians 9:6-15)
- "Giving should be motivated by the purposes of our own heart. It should never be coerced or manipulated." (David Guzik, Enduring Word on 2 Corinthians 9)
- "It must be hilarious giving, giving out of the heart, because you love to give, not because you are bound to give." (G. Campbell Morgan, as quoted in David Guzik, Enduring Word on 2 Corinthians 9)
- "The poor, as well as the rich, were expected to contribute according to their ability." (Barnes' Notes on 1 Corinthians 16:2)
- "Not merely that we should begin, but that we should walk in them, for we need a virtue which shall last throughout, and be extended on to our dying day." (John Chrysostom, Homily 4 on Ephesians)

ICCEC Catechism

- "To be merciful is to love and forgive others as we have been forgiven and loved by Christ Jesus." (Q-270)
- "To worship is to present our bodies, souls, and spirits (our entire being) in ultimate esteem, adoration, worth, honor, and obedience to God and to God alone." (Q-292)

Summary

This is an application question. Common answers: praying about it before payday, talking it over with a spouse, giving at the start of the month instead of from what is left, setting up automatic giving, or starting small and growing over time. The amount stays private. Paul's word for purposing describes not a passing impulse but a deliberate decision about both the goal and the means (Ellicott). Giving, like other good works, should be done with thought and design (Matthew Henry), freely and cheerfully, whether more or less (Matthew Henry). It should come from the purposes of our own heart and never be coerced or manipulated (Guzik), given because we love to give and not because we are forced (Morgan, quoted by Guzik). Rich and poor alike were asked to give according to their ability (Barnes). God calls us not only to begin good works but to keep walking in them to the end of our lives (Chrysostom), which is why a rhythm we can keep matters more than a single burst. We love and serve others as we have been loved by Christ (Q-270), and worship offers our entire being to God (Q-292).

Deep Dive

Paul writes, "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7). His word for purposes means a deliberate choice made without any pressure (Cambridge Bible), and the Greek word for cheerful is the root of the English word hilarious (Guzik). To the Corinthians he gave a rhythm: "On the first day of the week let each one of you lay something aside, storing up as he may prosper" (1 Corinthians 16:2). He promises, "God is able to make all grace abound toward you" (2 Corinthians 9:8). The outline's Practice section suggests keeping the amount private, deciding together if you share finances with a spouse, and setting a date this week to begin.

Read before class: 2 Corinthians 9:6-11; 1 Corinthians 16:1-2

F. Making Room for Someone Else

F1. The first believers "continued steadfastly in the apostles' doctrine and fellowship, in the breaking of bread, and in prayers," and they shared "as anyone had need." How does the steady, regular giving of many people keep worship, discipleship, outreach, and care going in our church week after week? (also Acts 2:42-47; Philippians 4:15-18)

Commentary

- "They kept close to holy ordinances, and abounded in piety and devotion" (Matthew Henry's Concise Commentary on Acts 2:42-47)
- "the Holy Ghost filled them with such love, as made every one to be to another as to himself, and so made all things common, not by destroying property, but doing away selfishness, and causing charity." (Matthew Henry's Concise Commentary on Acts 2:42-47)
- "Whatever machinery or organisation the Church possesses for utilising opportunities which individual men fail to exercise, may be thought of as analogous to the banking-system of the old world." (Ellicott's Commentary on Matthew 25:27)
- "It is good to lay up in store for good uses." (Matthew Henry's Concise Commentary on 1 Corinthians 16:1-9)
- "Let the collection be universal. Let each one esteem it his duty and his privilege to give to this object." (Barnes' Notes on 1 Corinthians 16:2)
- "It is not the gift that he desires; but there is something which he longs for, and that is, charity, the fruit of the Spirit, showing itself in the generosity of the Philippians" (Pulpit Commentary on Philippians 4:17)

ICCEC Catechism

- "It is made visible in the Eucharist, in the Church's life of service to the poor, and in his healing and transforming work in the lives of people." (Q-231)
- "Christ sends the Church into the world to preach the good news of Christ." (Q-165)

Summary

This is an application question. Common answers: regular giving supports worship and the sacraments each week, pays clergy and staff, funds classes and small groups, keeps the building open, makes outreach possible, and lets the church help people in a crisis. The first believers stayed close to worship and prayer and grew in devotion (Matthew Henry), and the Holy Spirit filled them with a love that replaced selfishness with charity (Matthew

Henry). Whatever structure the Church has for putting people's gifts to work can be compared to the bankers in the parable (Ellicott). It is good to set aside resources for good uses (Matthew Henry), and Paul wanted everyone, not only the wealthy, to take part (Barnes). Paul cared less about the gift itself than about the fruit of the Spirit showing itself in generosity (Pulpit Commentary). God's kingdom becomes visible in the Eucharist, in service to the poor, and in His healing work in people's lives (Q-231), and Christ sends the Church into the world with the gospel (Q-165).

Deep Dive

Luke describes the first church: "they continued steadfastly in the apostles' doctrine and fellowship, in the breaking of bread, and in prayers" (Acts 2:42), and they shared their goods "as anyone had need" (Acts 2:45). Their sharing came not from a law that abolished property but from the free energy of love (Ellicott). Paul thanked the Philippians because "no church shared with me concerning giving and receiving but you only," and they "sent aid once and again" (Philippians 4:15-16). He called their gift "a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God" (Philippians 4:18). The outline names the church's mission: encounter God, discover purpose, transform lives.

Read before class: Acts 2:42-47; Philippians 4:14-19

F2. Think of someone whose time, skill, or generosity helped you or someone you love encounter Jesus. What did they give, what might it have cost them, and what does their example show about how God uses ordinary gifts? (also Acts 9:36-39)

Commentary

- "Many are full of good words, who are empty and barren in good works; but Tabitha was a great doer, no great talker." (Matthew Henry's Concise Commentary on Acts 9:36-43)
- "It is rather a warm heart than a strong head which is required to do good." (Barnes' Notes on Matthew 25:18)
- "A humble Christian, by his life, example, and conversation, may often do much more good than 'is' done by those in more elevated stations and with far greater gifts." (Barnes' Notes on Matthew 25:18)
- "For nothing is so pleasing to God, as to live for the common advantage." (John Chrysostom, Homily 78 on Matthew)
- "since they showed forth a zeal, and did all things for the common good, they attained to Heaven." (John Chrysostom, Homily 78 on Matthew)

- "But the object of light is to give light to others." (Ellicott's Commentary on 1 Corinthians 12:7)
- "Generosity not only points others to God, it is an appropriate response to what God has done for us." (GotQuestions.org, Why is giving so emphasized in the Christian faith?)

ICCEC Catechism

- "We experience this in the sacraments, in our love for each other and in our finding Christ in the poor." (Q-217)

Summary

This is an application question. Common answers: a parent or grandparent who prayed, a Sunday school teacher, a friend who invited us to church, someone who brought meals in a hard season, or a mentor who gave time week after week. Tabitha was known as a great doer rather than a great talker (Matthew Henry). Doing good takes a warm heart more than a strong head, and a humble Christian's life and conversation often do more good than people with far greater gifts (Barnes). Nothing pleases God more than living for the common good (Chrysostom), and ordinary men like Peter and John reached heaven because they gave themselves to it with zeal (Chrysostom). Light exists to give light to others (Ellicott). Generosity points others to God and answers what He has done for us (GotQuestions). The hope of the life to come is already present in our love for each other and in our finding Christ in the poor (Q-217).

Deep Dive

At Joppa a disciple named Tabitha, also called Dorcas, "was full of good works and charitable deeds which she did" (Acts 9:36). When she died, the widows stood by Peter "weeping, showing the tunics and garments which Dorcas had made while she was with them" (Acts 9:39). After Peter raised her, "many believed on the Lord" (Acts 9:42), so her sewing became part of a story that led many to faith. Hebrews says, "let us consider one another in order to stir up love and good works" (Hebrews 10:24). Thanking the person God used, even years later, is one way to honor what they gave.

Read before class: Acts 9:36-42; Hebrews 10:23-25

F3. When many put their gifts together, a church can do what no one person could do alone. Where could our church's shared faithfulness make a difference for a person or family in the coming year, and what part might you or this group play? (also Galatians 6:10; Matthew 25:40)

Commentary

- "If we cannot trade directly and personally on our Lord's account, if we have not the skill nor the tact to manage a society or an enterprise for him, we may at least contribute to what others are doing, and join our capital to theirs, so that, by some means, our Master may have the interest to which he is entitled." (Charles Spurgeon, as quoted in David Guzik, Enduring Word on Matthew 25)
- "This is the true rule about doing good." (Barnes' Notes on Galatians 6:10)
- "the rule is, that we are to do it when we have the opportunity." (Barnes' Notes on Galatians 6:10)
- "not waiting for occasions, but making them." (Cambridge Bible on Galatians 6:10)
- "a society founded, not on the law of self-interest and competition, but on sympathy and self-denial." (Ellicott's Commentary on Acts 2:44)
- "The branches of the vine are many, yet, meeting in the root, are all but one vine" (Matthew Henry's Concise Commentary on John 15:1-8)
- "This work includes visiting the sick and imprisoned, clothing the naked, welcoming the stranger, and feeding the hungry" (Carla Works, Working Preacher on Matthew 25:14-30)

ICCEC Catechism

- "The Kingdom of God is made visible in the present through the continuing work of the Holy Spirit in the world, but especially in His work in His Church and His people." (Q-231)

Summary

This is an application question. Common answers: a family facing illness or job loss, a widow who needs help at home, children who need mentors, newcomers who need a meal and a welcome, or a neighbor in crisis. Those who cannot do much alone can join their resources to what others are doing so that the Master still gains (Spurgeon, quoted by Guzik). The true rule is to do good whenever we have the opportunity (Barnes), not waiting for occasions but making them (Cambridge Bible). The first church was a community built not on self-interest and competition but on sympathy and self-denial (Ellicott). The branches are many, but they meet in one root and make one vine (Matthew

Henry). The work Jesus calls us to includes visiting the sick and imprisoned, clothing the naked, welcoming strangers, and feeding the hungry (Works). The Kingdom is made visible through the Holy Spirit's work in His Church and His people (Q-231).

Deep Dive

Paul writes, "Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith" (Galatians 6:10), right after "let us not grow weary while doing good, for in due season we shall reap if we do not lose heart" (Galatians 6:9). In the scene that follows the parable, the King says, "inasmuch as you did it to one of the least of these My brethren, you did it to Me" (Matthew 25:40). Paul hoped that "your abundance may supply their lack" so "that there may be equality" (2 Corinthians 8:14). The outline's closing prayer asks God to bless the shared work of the church so that people encounter God, discover purpose, and experience transformed lives.

Read before class: Galatians 6:9-10; Matthew 25:31-40

Sources

Source	Where to find it
ICCEC Catechism (2014), cited by Q-number	iccec.org PDF
John Chrysostom, Homily 78 on Matthew, Homily 76 on John, and Homily 4 on Ephesians	Matthew 25, John 15, Ephesians 2
O. Wesley Allen Jr. (2026), Carla Works (2023), and Dirk G. Lange (2020), Working Preacher on Matthew 25:14-30	Allen, Works, Lange
David Guzik, Enduring Word on Matthew 25, John 15, Ephesians 2, 2 Corinthians 9, 1 Peter 4 (these pages quote D. A. Carson, Adam Clarke, Charles Spurgeon, F. B. Meyer, William Barclay, John Trapp, James Montgomery Boice, Richard Trench, and G. Campbell Morgan)	Matthew 25, John 15, Ephesians 2, 2 Corinthians 9, 1 Peter 4
GotQuestions.org: the Parable of the Talents; why giving is emphasized in the Christian faith; abiding in Christ	Talents, Giving, Abide

Source	Where to find it
Matthew Henry, Ellicott, Barnes, Benson, the Pulpit Commentary, the Cambridge Bible, Bengel's Gnomon, Jamieson-Fausset-Brown, and the Expositor's Greek Testament on Matthew 25	25:14, 25:15, 25:18, 25:21, 25:23, 25:24, 25:25, 25:26, 25:27, 25:29
Matthew Henry, Ellicott, Barnes, Benson (quoting Philip Doddridge), the Pulpit Commentary, the Cambridge Bible, the Expositor's Greek Testament, and Vincent's Word Studies on other verses	Luke 16:10, John 15:5, Acts 2:44, Acts 9:36, Romans 8:15, Romans 8:32, 1 Corinthians 12:7, 1 Corinthians 16:2, 2 Corinthians 8:9, 2 Corinthians 8:12, 2 Corinthians 9:7, Galatians 6:10, Ephesians 2:10, Philippians 4:17, 2 Timothy 1:7, James 4:17, 1 Peter 4:10, 1 John 4:18
New King James Version (NKJV)	Bible Gateway